

Date signed March 07, 2007



Duncan W. Keir
DUNCAN W. KEIR
U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

In Re:

Joseph Heinrich Bialk

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Case No. 06-18233-DK

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Chapter 7

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Creditor - Sheffield Financial, LLC

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Debtor(s).

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Reaffirmation - 15

STATEMENT OF REVIEW

The above identified Reaffirmation Agreement has been reviewed. It appearing that all requirements of 11 U.S.C. § 524 have been complied with, counsel for debtor has made the certification set forth in 11 U.S.C. § 524(c)(3), and Part D of the Reaffirmation Agreement is completed in a manner not significantly disparate from the sworn statements of the debtor in Schedules I and J and creates no presumption of undue hardship under 11 U.S.C. § 524(m). No hearing, determination, or order is required.

cc: Debtor(s)
Debtor(s) Counsel - Alexander Gordon, IV
Creditor - Sheffield Financial, LLC
Trustee - George W. Liebmann

End Of Order

Reaff-34.4 - 2/9/07 (mnb)